

<b>BEAR, STEARNS &amp; CO. PAYROLL CHANGE AUTHORIZATION</b>	<b>PERSONNEL DEPARTMENT</b>	4620
Today's Date <b>August 21, 1978</b>	FROM: Dept. or Branch <b>N.Y. RETAIL SALES</b>	Effective Date of Change <b>August 14, 1978</b>
Employee Name (Last-Middle-First) <b>EPSTEIN Jeffrey</b>		

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input checked="" type="checkbox"/> Salary	1,2,3,6	AMOUNT \$
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6	Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With Balance From Any Bonus <input type="checkbox"/> Total Repayment From Bonus <input type="checkbox"/> Other
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6	
<input type="checkbox"/> Permanent	Full Time <input type="checkbox"/>	<input type="checkbox"/> Returned to School	1,2,6			
<input type="checkbox"/> Temporary	Part Time <input type="checkbox"/>	<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6			
<input type="checkbox"/> Summer		Leave of Absence <input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached				
File Number						

1 PRESENT STATUS	2 SALARY HISTORY
Grade: <b>32E</b> Title: <b>Associate</b> Salary: <b>\$32,000/Yr.</b> O/T Status: _____	Date of Employment: <b>3/15/76</b> Starting Salary: <b>\$225.00</b>
Department or Branch: <b>N.Y. Retail Sales</b> Dept. Code No.: _____	Date Last Increase: <b>4/24/78</b> Amount Last Increase: <b>\$8000/Yr.</b>

3 NEW EMPLOYEE AND STATUS CHANGE	4 FOR REPLACEMENT ONLY
Grade: <b>36E</b> Title: <b>Associate</b> Salary: <b>\$36,800/Yr.</b> O/T Status: _____	Name of Employee Replaced: _____ Date Separated: _____
Department or Branch: <b>N.Y. Retail Sales</b> Dept. Code No.: <b>012</b>	Title: _____

5 PART TIME EMPLOYMENT	6 REASON TO BE EXPLAINED IN ALL CASES
Rate \$ _____ /Hour Hours Needed Each Day: From _____ AM To _____ AM/PM	Salary: _____ Grade: _____

Per: **J. Cayne**

*133-33*

*R-200-00*

*AK JAW*

Employee _____	Department Head or Branch Manager _____
Administrative Partner _____	Director of Personnel <i>[Signature]</i>

ADP CODES										
CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392									
Annual Salary	762									
Clock Number	330									

BEAR, STEARNS & CO. PAYROLL CHANGE AUTHORIZATION	PERSONNEL DEPARTMENT	
	FROM: Dept. or Branch CUSTOMERS ROOM	Effective Date of Change April 24, 1978
Today's Date June 9, 1978	Employee Name (Last-Middle-First) EPSTEIN Jeffrey	

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input checked="" type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	1,6
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With Balance From Any Bonus <input type="checkbox"/> Total Repayment From Bonus <input type="checkbox"/> Other	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6		
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6		
<input type="checkbox"/> Permanent Full Time <input type="checkbox"/>		<input type="checkbox"/> Returned to School	1,2,6				
<input type="checkbox"/> Temporary Part Time <input type="checkbox"/>		<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6				
<input type="checkbox"/> Summer		Leave of Absence					
File Number		<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached					

1 PRESENT STATUS				2 SALARY HISTORY			
Grade 24E	Title Associate	Salary \$24,000/Yr. <del>923-08</del>	O/T Status	Date of Employment 3/15/76	Starting Salary \$225.00		
Department or Branch Customers Room		Dept. Code No. 1000-00		Date Last Increase 4/25/77	Amount Last Increase \$8400/Yr.		

3 NEW EMPLOYEE AND STATUS CHANGE				4 FOR REPLACEMENT ONLY			
Grade 32E	Title Associate	Salary \$32,000/Yr. <del>1230-78</del>	O/T Status	Name of Employee Replaced	Date Separated		
Department or Branch N.Y. Retail		Dept. Code No. 1333 34 012		Title			

5 PART TIME EMPLOYMENT				6 REASON TO BE EXPLAINED IN ALL CASES			
Rate \$/Hour	Hours Needed Each Day			Salary	Grade		
	From	AM To	AM PM				

*1333-34*  
*2-30-78*

Retro to 4/24/78

*retro 923-10*

*FW BK*

Employee Administrative Partner	Department Head or Branch Manager
	Director of Personnel

CATEGORY	ADP CODES									
	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392	///	///	///						
Annual Salary	762									
Clock Number	330	///	///	///						

**BEAR, STEARNS & CO.  
PAYROLL CHANGE  
AUTHORIZATION**

**PERSONNEL DEPARTMENT**

18053

Dept. or Branch

**N.Y. RETAIL SALES**

Effective Date of Change

**3/12/81**

Today's Date

**3/19/81**

Employee Name (Last-Middle-First)

**EPSTEIN**

**Jeffrey**

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input checked="" type="checkbox"/> Resigned	1,6	<input type="checkbox"/> Salary	1,2,3,6		1,6
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	AMOUNT \$	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6	Repayment Schedule	
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6	<input type="checkbox"/> _____ Per Pay Day With	
<input type="checkbox"/> Permanent Full Time <input type="checkbox"/>		<input type="checkbox"/> Returned to School	1,2,6			Balance From Any Bonus	
<input type="checkbox"/> Temporary Part Time <input type="checkbox"/>		<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6			<input type="checkbox"/> Total Repayment From Bonus	
<input type="checkbox"/> Summer		Leave of Absence				<input type="checkbox"/> Other	
File Number		<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached					

**1 PRESENT STATUS**

Grade 42E	Title Ltd. Part. Associate	Salary \$42,000/Yr.	O/T Status
Department or Branch N.Y. Retail Sales		Dept. Code No.	

**2 SALARY HISTORY**

Date of Employment 3/15/76	Starting Salary \$225.00
Date Last Increase 4/30/79	Amount Last Increase \$5200/Yr.

**3 NEW EMPLOYEE AND STATUS CHANGE**

Grade	Title	Salary	O/T Status
Department or Branch		Dept. Code No.	

**4 FOR REPLACEMENT ONLY**

Name of Employee Replaced	Date Separated
Title	
Salary	Grade

**5 PART TIME EMPLOYMENT**

Rate \$ /Hour	Hours Needed Each Day
	From AM To AM PM

**6 REASON TO BE EXPLAINED IN ALL CASES**

Resigned

Employee	Department Head or Branch Manager
Administrative Partner	Director of Personnel

**ADP CODES**

CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date 401										
Major Medical 402										
Blue Cross 403										
Type Employee 404										
Birth Date 392										
Annual Salary 762										
Clock Number 330										

**BEAR, STEARNS & CO., INC.  
PAYROLL CHANGE  
AUTHORIZATION**

**PERSONNEL DEPARTMENT**

3480

Today's Date  
March 16, 1976

FROM: Dept. or Branch  
FLOOR DEPT. (AMEX)

Effective Date of Change  
March 15, 1976

Employee Name (Last-Middle-First)

EPSTEIN Jeffrey

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items
<input type="checkbox"/> Additions To Staff <b>X</b>	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	1,6
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With Balance From Any Bonus <input type="checkbox"/> Total Repayment From Bonus <input type="checkbox"/> Other	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6		
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6		
<input type="checkbox"/> Permanent	Full Time <input type="checkbox"/>	<input type="checkbox"/> Returned to School	1,2,6				
<input type="checkbox"/> Temporary	Part Time <input type="checkbox"/>	<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6				
<input type="checkbox"/> Summer		Leave of Absence					
File Number	26748	<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached					

**1 PRESENT STATUS**

Grade	Title	Salary	O/T Status
Department or Branch		Dept. Code No.	

**2 SALARY HISTORY**

Date of Employment	Starting Salary
Date Last Increase	Amount Last Increase

**3 NEW EMPLOYEE AND STATUS CHANGE**

Grade	Title	Salary	O/T Status
	Trainee	\$225.00	
Department or Branch		Dept. Code No.	
Floor Dept. -		890	

**4 FOR REPLACEMENT ONLY**

Name of Employee Replaced	Date Separated
Title	
Salary	Grade

**5 PART TIME EMPLOYMENT**

Rate \$ /Hour	Hours Needed Each Day
	From AM To AM PM

**6 REASON TO BE EXPLAINED IN ALL CASES**

450.00  
5.6250

*[Handwritten signatures]*

Employee	Department Head or Branch Manager
Administrative Partner	Director of Personnel

**ADP CODES**

CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Use Cross	403									
Part Time Employee	404									
Birth Date	392									
Annual Salary	782									
Check Number	330									

*[Handwritten notes and signatures]*

**BEAR, STEARNS & CO.,  
PAYROLL CHANGE  
AUTHORIZATION**

**PERSONNEL DEPARTMENT**

0817

Today's Date

August 19, 1976

FROM: Dept. or Branch  
**FLOOR DEPT. (AMEX)** TO

Effective Date of Change  
**8/16/76**

Employee Name (Last-Middle-First)

**EPSTEIN Jeffrey**

**N.Y. OPTIONS**

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit Resigned	1,6	<input checked="" type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	1,6
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input checked="" type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input checked="" type="checkbox"/> Department or Branch	1,2,3,6	<input type="checkbox"/> _____ Per Pay Day With	
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6	Balance From Any Bonus	
<input type="checkbox"/> Permanent	Full Time <input type="checkbox"/>	<input type="checkbox"/> Returned to School	1,2,6			<input type="checkbox"/> Total Repayment From Bonus	
<input type="checkbox"/> Temporary	Part Time <input type="checkbox"/>	<input type="checkbox"/> Deceased	1,2,6			<input type="checkbox"/> Other	
<input type="checkbox"/> Summer		Leave of Absence					
File Number		<input type="checkbox"/> Military					
		<input type="checkbox"/> Maternity					
		<input type="checkbox"/> Exit Interview					
		<input type="checkbox"/> Attached					

**1 PRESENT STATUS**

Grade	Title	Salary	O/T Status
	<b>Trainee</b>	<b>\$225.00</b>	
Department or Branch	Dept. Code No.		
<b>Floor Dept.</b>	<b>890</b>		

**2 SALARY HISTORY**

Date of Employment	Starting Salary
<b>3/15/76</b>	<b>\$225.00</b>
Date Last Increase	Amount Last Increase

**3 NEW EMPLOYEE AND STATUS CHANGE**

Grade	Title	Salary	O/T Status
	<b>Associate</b>	<b>\$300.00/Wk.</b>	<b>Off</b>
Department or Branch	Dept. Code No.		
<b>N.Y. Options</b>	<b>862</b>		

**4 FOR REPLACEMENT ONLY**

Name of Employee Replaced	Date Separated
Title	

**5 PART TIME EMPLOYMENT**

Rate \$	/Hour	Hours Needed Each Day
		From AM To AM PM

**6 REASON TO BE EXPLAINED IN ALL CASES**

Transferred w/increase

OFF THE CLOCK

Per: M. Tennenbaum

*600.00*  
*7.5000*

Employee	Department Head or Branch Manager
Administrative Partner	Director of Personnel

**ADP CODES**

CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392	///	///	///						
Annual Salary	762									
Clock Number	330	///	///	///	///					

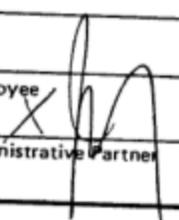
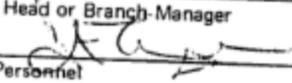
BEAR, STEARNS & CO. PAYROLL CHANGE AUTHORIZATION	PERSONNEL DEPARTMENT <span style="float: right;">8953</span>	
	FROM: <sup>Dept. or Branch</sup> NEW YORK RETAIL	Effective Date of Change OCTOBER 30, 1979
Today's Date OCTOBER 30, 1979	Employee Name (Last-Middle-First) EPSTEIN, Jeffrey	

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input type="checkbox"/> Salary	1,2,3,6	AMOUNT \$ 20,000.00	
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6		
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6	Balance From Any Bonus	
<input type="checkbox"/> Permanent	Full Time <input type="checkbox"/>	<input type="checkbox"/> Returned to School	1,2,6			<input checked="" type="checkbox"/> Total Repayment From Bonus May '80	
<input type="checkbox"/> Temporary	Part Time <input type="checkbox"/>	<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6			<input type="checkbox"/> Other	
<input type="checkbox"/> Summer		Leave of Absence					
File Number		<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached					

1 PRESENT STATUS				2 SALARY HISTORY	
Grade	Title	Salary \$42,000/Yr.	O/T Status	Date of Employment 3/15/76	Starting Salary
Department or Branch		Dept. Code No.		Date Last Increase	Amount Last Increase

3 NEW EMPLOYEE AND STATUS CHANGE				4 FOR REPLACEMENT ONLY	
Grade	Title	Salary	O/T Status	Name of Employee Replaced	Date Separated
Department or Branch		Dept. Code No.		Title	

5 PART TIME EMPLOYMENT				6 REASON TO BE EXPLAINED IN ALL CASES	
Rate \$	/Hour	Hours Needed Each Day		Salary	Grade
		From AM To AM			

Employee 	Administrative Partner	Department Head or Branch Manager 	Director of Personnel
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CATEGORY	ADP CODES									
	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392									
Annual Salary	762									
Clock Number	330									

BEAR, STEARNS & CO., PAYROLL CHANGE AUTHORIZATION	PERSONNEL DEPARTMENT	
	FROM: Dept. or Branch N.Y. OPTIONS	Effective Date of Change APRIL 25, 1977
Today's Date JUNE 2, 1977	Employee Name (Last-Middle-First) EPSTEIN Jeffrey	

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit Resigned	1,6	<input checked="" type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	1,6
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With Balance From Any Bonus <input type="checkbox"/> Total Repayment From Bonus <input type="checkbox"/> Other	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6		
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6		
<input type="checkbox"/> Permanent	Full Time <input type="checkbox"/>	<input type="checkbox"/> Returned to School	1,2,6				
<input type="checkbox"/> Temporary	Part Time <input type="checkbox"/>	<input type="checkbox"/> Deceased	1,2,6				
<input type="checkbox"/> Summer		Leave of Absence					
File Number		<input type="checkbox"/> Military					
		<input type="checkbox"/> Maternity					
		<input type="checkbox"/> Exit Interview					
		<input type="checkbox"/> Attached					

1 PRESENT STATUS				2 SALARY HISTORY			
Grade	Title	Salary	O/T Status	Date of Employment	Starting Salary		
	Associate	\$300.00	Off	3/15/76	\$225.00		
Department or Branch N.Y. Options			Dept. Code No. 600-00	Date Last Increase	Amount Last Increase		
				8/16/76	\$75.00		

3 NEW EMPLOYEE AND STATUS CHANGE				4 FOR REPLACEMENT ONLY			
Grade	Title	Salary	O/T Status	Name of Employee Replaced		Date Separated	
24E	Associate	\$24,000/Yr.					
Department or Branch NY Options			Dept. Code No. 862	Title			
				Salary		Grade	

5 PART TIME EMPLOYMENT				6 REASON TO BE EXPLAINED IN ALL CASES			
Rate	Hours Needed Each Day						
\$ /Hour	From AM To AM						

92308.  
11.5385

RETRO TO APRIL 25, 1977

Per: L.Rabinowitz

retro to 969.24

*[Signature]*

Employee	Department Head or Branch Manager
Administrative Partner	Director of Personnel

CATEGORY	ADP CODES									
	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392	///	///	///						
Annual Salary	762									
Lock Number	330	///	///	///	///					

**BEAR, STEARNS & CO. PAYROLL CHANGE AUTHORIZATION**

PERSONNEL DEPARTMENT 1975

FROM: *TECH MINUTE* **N. OPTIONS** *PICK UP*  
 Dept. or Branch **CUSTOMERS ROOM** TO: *RJS*

Today's Date: **June 24, 1977** Employee Name (Last-Middle-First): **EPSTEIN Jeffrey** Effective Date of Change: **June 27, 1977**

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input type="checkbox"/> Salary	1,2,3,6	AMOUNT \$
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input checked="" type="checkbox"/> Department or Branch	1,2,3,6	Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With Balance From Any Bonus <input type="checkbox"/> Total Repayment From Bonus <input type="checkbox"/> Other
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6	
<input type="checkbox"/> Permanent	Full Time <input type="checkbox"/>	<input type="checkbox"/> Returned to School	1,2,6			
<input type="checkbox"/> Temporary	Part Time <input type="checkbox"/>	<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6			
<input type="checkbox"/> Summer		Leave of Absence				
File Number		<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached				

1 PRESENT STATUS				2 SALARY HISTORY	
Grade	Title	Salary	O/T Status	Date of Employment	Starting Salary
24E	Associate	\$24,000/Yr.		3/15/76	\$225.00
Department or Branch		Dept. Code No.		Date Last Increase	Amount Last Increase
NY Options		867		4/25/77	\$8,400/Yr.

3 NEW EMPLOYEE AND STATUS CHANGE				4 FOR REPLACEMENT ONLY	
Grade	Title	Salary	O/T Status	Name of Employee Replaced	Date Separated
24E	Associate	\$24,000/Yr.			
Department or Branch		Dept. Code No.			
Customers Room		RJS 012			

5 PART TIME EMPLOYMENT				6 REASON TO BE EXPLAINED IN ALL CASES	
Rate	Hours Needed Each Day			Salary	Grade
\$ /Hour	From AM To AM PM				

Transferred Per: L. Rabinowitz

Employee	Department Head or Branch Manager
Administrative Partner	Director of Personnel

CATEGORY	ADP CODES									
	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Leave Cross	403									
Part Time Employee	404									
Birth Date	392									
Annual Salary	762									
Check Number	330									

BEAR, STEARNS & CO. PAYROLL CHANGE AUTHORIZATION	PERSONNEL DEPARTMENT	
	FROM: Dept. or Branch N.Y. RETAIL SALES	Effective Date of Change April 30, 1979
Today's Date June 20, 1979	Employee Name (Last-Middle-First) EPSTEIN Jeffrey	

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input checked="" type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	1,6
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With Balance From Any Bonus <input type="checkbox"/> Total Repayment From Bonus <input type="checkbox"/> Other	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6		
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6		
<input type="checkbox"/> Permanent	Full Time <input type="checkbox"/>	<input type="checkbox"/> Returned to School	1,2,6				
<input type="checkbox"/> Temporary	Part Time <input type="checkbox"/>	<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6				
<input type="checkbox"/> Summer		Leave of Absence					
File Number		<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached					

1 PRESENT STATUS				2 SALARY HISTORY	
Grade 36E	Title Associate	Salary \$36,800/Yr.	O/T Status 1533.34	Date of Employment 3/15/76	Starting Salary \$225.00
Department or Branch N.Y. Retail Sales		Dept. Code No.		Date Last Increase 8/14/78	Amount Last Increase \$4800/Yr.

3 NEW EMPLOYEE AND STATUS CHANGE				4 FOR REPLACEMENT ONLY	
Grade 42E	Title Associate	Salary \$42,000/Yr.	O/T Status	Name of Employee Replaced	Date Separated
Department or Branch N.Y. Retail Sales		Dept. Code No. 014		Title	

5 PART TIME EMPLOYMENT				6 REASON TO BE EXPLAINED IN ALL CASES	
Rate \$	/Hour	Hours Needed Each Day		Salary	Grade
		From AM To AM	PM PM		

~~750.00~~  
 Retro to 4/30/79 Per: J. Cayne  
 RETRO 649.98  
 1 DAY RETRO - 20.00  
 669.98

Employee	Department Head or Branch Manager
Administrative Partner	Director of Personnel

CATEGORY	ADP CODES									
	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392	///	///	///						
Annual Salary	762									
Clock Number	330	///	///	///	///					

Jeffrey E. Epstein

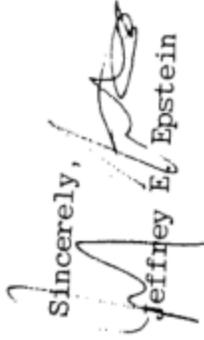
Bear, Stearns & Co.  
55 Water Street  
New York, N.Y. 10041

March 12, 1981

TO THE EXECUTIVE COMMITTEE:

With this letter and accompanying statement,  
I hereby resign as a Limited Partner of  
Bear, Stearns & Co., effective immediately.

Sincerely,



Jeffrey E. Epstein

Bear, Stearns & Co.  
55 Water Street  
New York, N.Y. 10041

# BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

March 12, 1981

  
Mr. Jeffrey Epstein  
Bear Stearns & Co.  


Dear Jeffrey:

The Executive Committee has fully reviewed the matter referred to herein and after extensive deliberation has decided the following:

1. You have advised us that you made a loan to a customer for the purpose of his buying securities. This constitutes a violation of Regulation T. Taking into consideration your voluntary disclosure and the fact that it was a single instance, we find you \$2,500.00.
2. For failing to comply with the spirit of the NASD Regulations with respect to new issue distribution, we suspend you from active employment at Bear Stearns for a period of 60 days, effective immediately.

Yours very truly,

EXECUTIVE COMMITTEE

BEAR, STEARNS & CO.

Bear, Stearns & Co.  
55 Water Street  
New York, N.Y. 10041

# BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

April 8, 1971

TO ALL NEW EMPLOYEES:

Under public law #91-508, "Fair Credit Reporting Act", we are now required to inform you at the time of your hiring that we intend to conduct, through a service agency and through our own inquiries, an investigation as to your character, reputation, mode of living, educational experience, litigations, previous employments, and any public records etc...

Upon written request, you, as an employee, now have the right to know the name of the investigative service employed by Bear, Stearns & Co. and the scope of their report should one be used in your particular case.

Signature

*[Handwritten Signature]*

Date

*APR 15, 76*

STOCK EXCHANGE FIRM EMPLOYEE INFORMATION RECORD

(To be completed upon acceptance of employment)

Please answer all questions listed below as completely and accurately as possible. Information disclosed on this form will be held in strictest confidence and will be preserved for three years after termination of employment in accordance with Rules 17a-3 and 17a-4 of the Securities and Exchange Commission and Rule 345.19 of the New York Stock Exchange.

1. E. p. steis Last Name J. Kelly First Name Edward Middle Name

- 2. (a) Have you ever been bonded? Yes (b) Have you ever been refused a bond by a surety company? Yes (c) Has such a bond ever been denied or revoked? No (d) Has any surety company paid out any funds on your coverage? No If answer to either (b), (c) or (d) is 'yes,' attach details including name of surety company. Yes

- 3. Have you ever been a member of any stock exchange, commodity exchange, or registered association of security or commodity brokers, dealers, investment bankers or investment advisors? No If 'yes,' give name (s) and dates. Yes

- 4. (a) Have you ever been suspended, expelled or otherwise disciplined by any regulatory body or by any such exchange or association; or ever been denied membership therein; or ever withdrawn your application for such membership? No (b) Have you ever been associated with any organization, as a director, controlling stockholder, partner, officer, employee or other representative of a broker-dealer which has been, or a principal of which has been, suspended or expelled from any such exchange or registered association, or was denied membership therein, or withdrew an application for membership; or whose registration as a broker-dealer with the S E C or any State or agency has been denied, suspended or revoked? No

- (c) Has any permanent or temporary injunction ever been entered against you? Yes (d) Has any corporation, firm, or association, with which you were associated, been enjoined during the period of your association? No (e) If answer to question 4 (a), (b), (c) or (d) is 'yes,' attach details including any finding that you were a cause of any disciplinary action or had violated any law. Yes

- 5. In your previous business connections or employment in any capacity, have transactions under your attention ever been the subject of complaint or legal proceedings? No If 'yes,' give names and details. Yes

- 6. Have you ever been arrested, summoned, arraigned, indicted or convicted of a felony of any kind, or of a misdemeanor except minor traffic offenses? No If 'yes,' attach details. Yes

- 7. Have you ever been known personally by any other name, used an alias, or have you ever conducted business or carried brokerage or bank accounts in any other name than that shown above? No If 'yes,' give details and dates of use. Yes

I hereby certify that I have read and understand the foregoing statements and that each of my responses thereto is true and complete. I authorize my prior employers to make available to any prospective employer, or to any Federal, State or Municipal agency, any information it may have concerning me, and I hereby release my employers from any and all liability of whatsoever nature by reason of furnishing such information.

(Date) 11/16/75 ... S.F. ... Signature of Employee

EMPLOYEE SECURITIES TRANSACTIONS

It is the policy of this firm, in compliance with the New York Stock Exchange and Federal Regulations, that no employee may maintain an account with another firm, effect securities transactions through a bank or obtain a loan from a bank collateralized by securities without the permission of the firm. Such permission should be requested in writing directed to the Compliance Department. This restriction applies to the employee, his spouse and minor children and any account in which the employee places orders.

PLEASE ATTEST TO THE FOLLOWING:

"I have no brokerage accounts other than at Bear, Stearns & Co. and I have no bank loans collateralized by securities except: (if none, state NONE, indicate accounts of your spouse, minor children and any account in which you place orders)."

None.

  
(SIGNATURE)

MARCH 16, 76

(DATE)

EXECUTIVE HEALTH EXAMINERS

777 THIRD AVENUE • NEW YORK CITY 10017 • [REDACTED]

March 15, 1976

Name Jeffrey Epstein  
Company Bar Steaks

We have examined the above-named applicant for employment.  
We find him ( her ( ):

Suitable for employment.

( ) Suitable for limited employment.

Limitations:

Remarks:

K. Hussar, ~~MD~~, R.N.

Memo

BEAR STEARNS

To John Duggan

Date June 3, 1977

From Lewis Rabinowitz

CC

Subject Jeff Epstein

File  
Please raise Jeff Epstein's annual salary to \$24,000 per year.

A handwritten signature in dark ink, appearing to be 'J. Rabinowitz', written in a cursive style.

425-77

# Memo

# BEAR STEARNS

To ~~Steve~~ Steve Lakoff  
Seymour Dashow

Date August 4, 1977

From Elliot K. Wolk

CC

Subject

*file*

Please charge all expenses including salary for  
Jeff Epstein to New York Retail and delete from  
Option Department.

This should have been done some time ago. Please  
make sure this is done retroactively to May 1, 1977  
and is included in the July figures.



Memo

BEAR STEARNS

*[Handwritten initials]*

Steve Lacob  
Personnel Department

Date

June 13, 1979

CC

*[Handwritten signature]*

From James E. Cayne

Subject

Effective today, and retroactive to May 1, 1979, please  
increase the salary of Jeffrey Epstein to \$42,000./year File

*6/13/79*

*[Handwritten signature]*

4-30-79

Present Salary \$36,800 PY

Bear, Stearns & Co.  
55 Water Street  
New York N.Y. 10041

# BEAR STEARNS

March 18, 1976

WRITER'S DIRECT DIAL NUMBER

Nier Roofing  
4050 Atlantic Avenue, Brooklyn, New York 11224  
JEFFREY E. EPSTEIN

(Applicant's Name)

(Social Security No.)

has applied to us for employment. As a previous employer, we would appreciate your comments. We have obtained a signed authorization and indemnification agreement from the applicant to conduct reference checks, a copy of which is enclosed.

Should you prefer to respond by telephone, please call our reference section at

### Dates of Employment:

Claimed from 1971 to 1973

Verified from 71 to 73

Attendance  
Punctuality  
Work Performance  
Overall Rating

Above Average	Average	Below Average
<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

To the best of your knowledge, did this applicant have a Securities brokerage account?  Yes  No

Would you recommend the applicant for a position of trust involving negotiable securities?  Yes  No

If your present policy permitted, would you rehire this applicant?  Yes  No

Is there anything we should know about this applicant which would help make our relationship a successful one?

*Extremely Intelligent*

### GENERAL REMARKS:

Name: *Jeff Nier* Title: \_\_\_\_\_

Signature: *J. Epstein* Date: *4/17/76*

Form 267 (10/75)

**FIDELIFACTS**

NAME	EPSTEIN, JEFFREY E.	BORN: 1/20/53	DATE OF REPORT
			7/30/76

This will supplement our report of 5/3/76.

EMPLOYMENT

DALTON SCHOOL  
108 E. 89TH STREET  
NEW YORK CITY, N.Y.

Applicant: 9/74 to 3/15/76  
Reported: 9/74 to 6/11/76

MS. BLACKBURN, Administrative Assistant, furnished the following information from records and personal knowledge:

The applicant holds SS# [REDACTED] lived at:

3814 Seagate Avenue, Brooklyn, (confirmed).

He said he was a college graduate, but no further details were indicated.

He was employed as a Physics and Math teacher. He did a good job; had a good attendance and punctuality record and was dependable, cooperative and honest. He has leadership and supervisory ability.

He was supervised by Dick Grossman who was not in the school at this time.

The applicant was laid off due to a personnel cutback, but is eligible for rehire.

The above lead was completed prior to client's cancellation of this case.

ma

BEAR, STEARNS & CO.  
PROFIT SHARING PLAN

RUN DATE

04/30/81

04/30/81

DISTRIBUTION REASON: DISMISSAL WITH CAUSE

EFFECTIVE DATE 04/01/81  
DATE OF ENTRY 05/01/76

NAME - ADDRESS

PAYMENT SUMMARY

EPSTEIN JEFFREY

CHECK AMOUNT

\$ 3,214.87

DESCRIPTION	INFORMATIVE	COST	VALUE	PAYABLE
DIVERSIFIED FUND				
COMPANY ACCOUNT		\$ 725.75	\$ 3,214.87	\$ 3,214.87
COMPANY ACCOUNT	*FORFEITED*	\$ 725.73	\$ 3,214.86	
FUND TOTALS		\$ 1,451.48	\$ 6,429.73	\$ 3,214.87

DISTRIBUTION SUMMARY

TOTAL VALUE..... \$ 6,429.73  
LESS:  
FORFEITURE \$ 3,214.86 \$ 3,214.86-

CASH PAYABLE..... \$ 3,214.87

**FIDELIFACTS**

NAME	EPSTEIN, JEFFREY	BORN: 1/20/53	DATE OF REPORT
			5/3/76

This will supplement our report of 4/28/76.

At the New York University Bursar's Office, MR. BISOTNA advised the following regarding applicant:

Initially a check in the amount of \$1,080 was received by the University but it was returned with a notice that there was insufficient funds to cover the amount. The applicant then entered into an agreement with the University, a promissory arrangement was made to pay the amount. When he defaulted the University instituted legal proceedings. Source said that satisfaction papers had been filed. It was suggested we contact CURTIS ETTINGER, the school attorney for further details.

MR. CURTIS ETTINGER advised the matter had been settled. The initial payment check, marked as having insufficient funds was not in the applicant's name but in the name of Paula Epstein. When the check did not clear, Mr. Ettinger contacted applicant's brother, Mark Epstein who advised that applicant was in Europe. Further action was delayed and subsequently Mark Epstein made a partial payment of \$345. The matter, however, was still not resolved and legal proceedings were instituted in New York County Civil Court in December 1975. The matter was finally resolved in December 1975 when satisfaction paper was filed.

CP

Memo

BEAR STEARNS

To Steve Lacoff  
Personnel Department

Date August 15, 1978

CC

From James E. Cayne

Subject

Effective immediately, Jeffrey Epstein is to receive  
a \$400./mo salary increase.



8-14-78

4000 yr.



CA 4620

February 26, 1979

Mr. Bennett  
Douglas, Elliman, Gibbons & Eves

Dear Mr. Bennett:

Please be advised that Mr. Jeffrey Epstein is employed at Bear, Stearns & Co. at a salary of \$75,000.00 a year.

Should you have any further questions, please do not hesitate to contact me.

Sincerely,

Stephen A. Lacroff  
Personnel Director

SAL:bl

Bear, Stearns & Co.  
55 Water Street  
New York, N.Y. 10041

# BEAR STEARNS

March 16, 1976

WRITER'S DIRECT DIAL NUMBER  
Dalton Schools

108 East 89th Street, New York, New York

JEFFREY E. EPSTEIN

(Applicant's Name)

has applied to us for employment. As a previous employer, we would appreciate your comments. We have obtained a signed authorization and indemnification agreement from the applicant to conduct reference checks, a copy of which is enclosed.

Should you prefer to respond by telephone, please call our reference section at [redacted]

**Dates of Employment:**

Claimed from 9/74 to \_\_\_\_\_

Verified from \_\_\_\_\_ to \_\_\_\_\_

Attendance  
Punctuality  
Work Performance  
Overall Rating

Above Average	Average	Below Average
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

To the best of your knowledge, did this applicant have a Securities brokerage account?  Yes  No

Would you recommend the applicant for a position of trust involving negotiable securities?  Yes  No

If your present policy permitted, would you rehire this applicant?  Yes  No  
Is there anything we should know about this applicant which would help make our relationship a successful one?

GENERAL REMARKS: \_\_\_\_\_

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Form 267 (10/75)

Bear, Stearns & Co.  
55 Water Street  
New York, N.Y. 10041

# BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER  
[REDACTED]

March 16, 1976

Cooper Union  
4th Avenue & 8th Street  
New York, New York  
Attn: Registrar

RE: JEFFREY E. EPSTEIN  
[REDACTED]

To Whom It May Concern: Date of Birth 1/20/50

Jeffrey has applied to us for a position claiming attendance at your school from 9/66-6/70 BS degree etc., of this applicant. We shall appreciate your giving us any information you can as to scholastic standing, personality, background, a self-addressed stamped envelope.

For your convenience in replying, we are enclosing Thank you in advance for your cooperation.

Sincerely,

*Stephen A. Iacoff*  
Stephen A. Iacoff  
Personnel Director

SAL/keh

The above Jeffrey E. Epstein did not graduate  
Dates of Attendance: Sept. 1969 to Jan 1972  
Date of Birth: January 20, 1953

*Richard L. Kivert*  
Dean of Admissions & Records



## New York University

Graduate School of Arts and Science  
Recording Office

6 Washington Square North, Room 3  
New York, N.Y. 10003

Telephone: [REDACTED]

March 23, 1976

Mr. Stephen A. Lacoﬀ  
Bear, Stearns & Company  
55 Water Street  
New York, New York 10041

To Whom It May Concern,

This is to certify that Jeffrey E. Epstein whose date of birth is January 20, 1950 was registered as a non-degree student in the Graduate School of Arts and Science, Department of Music from September 1971 to May 1974. Mr. Epstein did not receive a degree from New York University.

In the Spring 1974 semester, Mr. Epstein had issued an invalid check to our Bursar's Office.

Yours truly,

*Mavis Lewis ks*

(Mrs.) Mavis Lewis  
Recorder

ML/ks



NEW YORK UNIVERSITY  
GRADUATE SCHOOL  
OF ARTS AND SCIENCE

RECORD OF

JEFFREY E. EPSTEIN  
214 SAGAMORE AVE  
NEW YORK, N.Y. 10021

Major Department: **MATHEMATICS**

Previous Degrees: **1971-72**

GRADUATE CREDIT TRANSFERRED (1)

(2)

Dept.	Number	COURSE TITLE	Credit Certified		Grade	Credit Granted
			Sec. No.	Gr.		
		<b>OFFICIAL TRANSCRIPT</b>				
		<b>FOR YOUR EDUCATIONAL USE</b>				
RECORD IN RESIDENCE: <b>NY</b>						
DEPT.	COURSE NO.	COURSE TITLE	Sec. No.	Gr.	Grade	Year
G63	1410-20	INTRODUCTION TO MATH ANALYSIS	B	3		1971-2
"	2350-60	DIFFERENTIAL GEOMETRY	B	3		1972-3
"	2911-12	PROBABILITY	B	3		"
"	2310-20	TOPOLOGY	B	3		"
"	2270-80	MATH LOGIC	B	3		"
G63	1110	Linear Algebra	B	3		1973-4
G63	2130	Algebra	B	3		"
G63	2450	Complex Variable	B	3		"
G63	2855	Physiol of the Heart	B	3		"
G63	2120	LINEAR ALGEBRA	B	3		"
G63	2856	MATH PHYSIOLOGY OF THE HEART	B	3		"
G63	2140	ALGEBRA	B	3		"
G63	2460	COMPLEX VARIABLES	B	3		"

COURSE VALUES: A 4-POINT COURSE IN THE GRADUATE SCHOOL OF ARTS AND SCIENCE IS THE WORK PRESCRIBED FOR A CLASS THAT MEETS AT LEAST TWO HOURS EACH WEEK FOR THIRTY WEEKS; A 3-POINT COURSE IS THE WORK PRESCRIBED FOR A CLASS THAT MEETS AT LEAST TWO HOURS EACH WEEK FOR FIFTEEN WEEKS; CERTAIN LABORATORY COURSES GRADUATE SCHOOL OF ARTS AND SCIENCE MAY REQUIRE FOR A COURSE OF ONE HOUR OF A LECTURE COURSE; GRADES: A (EXCELLENT); B (GOOD); C (SATISFACTORY); THE MINIMUM PASSING GRADE); F (FAILURE); I (INCOMPLETE); N (OFFICIAL WITHDRAWAL); N+ (NO CREDIT CAN BE EARNED); THIS IS THE ONLY GRADE AVAILABLE TO AN AUDITOR)

DEGREE CONFERRED:

REMARKS:

DATE: **SEP 13 1976**  
BY: **1-20-53**

BY: **Mavis Lewis**  
REGISTRAR  
RECORDED



1. Transcript requests are processed in the order received.
2. Transfer fee is \$2.00 per transcript.
3. After the final examination period in any semester or summer session, there will be a one-time fee for the mailing of transcripts due to the volume of requests.
4. If fee has not been submitted with request, return this form with payment to:

Registrar's Certification Office  
New York University  
212 Main Building  
Washington Square  
New York, N.Y. 10003



BEAR, STEARNS & CO. INC.  
SHARON D. CERES

320 PARK AVENUE  
NEW YORK, NEW YORK 10022

Phone [REDACTED]  
Fax [REDACTED]  
sceres@bear.com

September 7, 2007

VIA OVERNIGHT MAIL

U.S. Department of Justice  
500 S. Australian Avenue, 4<sup>th</sup> Floor  
West Palm Beach, FL 33401  
[REDACTED]

Re: FGJ 07-103(WPB)-Tues./No. OLY-71

Dear [REDACTED]

In response to the Grand Jury Subpoena dated August 15, 2007 with regard to the above-referenced matter, enclosed please find the personnel file for Jeffrey Epstein as well as CD containing account statements for Jeffrey Epstein as well as the following accounts in which Mr. Epstein has some relationship:

Epstein Interests  
Financial Trust Co. Inc.  
Institutional Interests  
Heritage Interests  
International Charitable Interests  
Health & Science Interests

If I find any other accounts that are responsive to your subpoena, as I continue my search, I will forward the statements to you under separate cover.

Should you have any questions or I can be of further assistance to you, please contact me at the number listed above.

Sincerely,

**BEAR, STEARNS & CO. INC.**

Sharon D. Ceres  
Legal Assistant

Encl.

ATLANTA | BEIJING | BOSTON | BUENOS AIRES | CHICAGO | DALLAS | DUBLIN | HONG KONG | LONDON  
LOS ANGELES | LUGANO | NEW YORK | PUERTO RICO | SAN FRANCISCO | SAO PAULO | SEOUL | SHANGHAI | SINGAPORE | TOKYO





(This form is to be completed by the Employee.)

THE CONTINENTAL INSURANCE COMPANY  
 FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY  
 COMMERCIAL INSURANCE COMPANY OF NEWARK, N. J.  
 NIAGARA FIRE INSURANCE COMPANY  
 THE FIDELITY AND CASUALTY COMPANY OF NEW YORK  
 THE BUCKEYE UNION INSURANCE COMPANY  
 THE GLENS FALLS INSURANCE COMPANY

KANSAS CITY FIRE AND MARINE INSURANCE COMPANY  
 BOSTON OLD COLONY INSURANCE COMPANY  
 PHOENIX ASSURANCE COMPANY OF NEW YORK  
 SEABOARD FIRE AND MARINE INSURANCE COMPANY  
 NATIONAL-BEN FRANKLIN INSURANCE COMPANY OF ILLINOIS  
 PACIFIC INSURANCE COMPANY

BONDING DEPARTMENT

Branch Office ..... THE GLENS FALLS INSURANCE COMPANY Bond No. ....  
 Application is hereby made to one of the above named Companies (hereinafter called "the Company") selected by the Employer.

Mr., (Mrs. or Miss) Jeffrey Epstein Employee (Applicant) Amount of Bond \$ .....  
 Position Trainee at  
 Payable to Bear, Stearns & Co.

55 Water St. New York, N.Y. 10041  
 (Address of Employer in full, by Number, Street, City)

The Nature of the Employer's Business is Stock Brokers

FULL NAME OF APPLICANT (Please Print) Jeffrey E. Epstein Age 26  
 SOCIAL SECURITY NUMBER [REDACTED]  
 Date of Birth 1-20-50  
 Present residence address:  
 How long have you lived there? 26  
 State previous addresses in full and length of time you lived at each address, during last five (5) years.  
 No. 200 314 SEAFARIE AVE NEWARK NJ 07102  
 (St. or Ave.) City State  
 From 6-5 to \_\_\_\_\_  
 No. (St. or Ave.) City State  
 From \_\_\_\_\_ to \_\_\_\_\_

Are you an American citizen? YES  
 Single? YES Who constitute your family?  
 Married? \_\_\_\_\_ Husband? \_\_\_\_\_ Wife? \_\_\_\_\_ No. of Children? \_\_\_\_\_ Others? \_\_\_\_\_  
 Separated? \_\_\_\_\_  
 Divorced? \_\_\_\_\_ Do they reside with you? \_\_\_\_\_

How long have you been in the continuous service of this employer? \_\_\_\_\_  
 In what position? Trainee Employed at New York Date of taking present position requiring this insurance 3/15 19 76  
 Do you receive any income beyond that of this employment? NO  
 If so, please state amount and sources? \_\_\_\_\_

Do you receive goods, merchandise or other property on consignment or otherwise? NO  
 Have you ever failed in business or compromised with creditors? NO  
 If so, when? \_\_\_\_\_, 19....; Where: \_\_\_\_\_; Assets: \$ \_\_\_\_\_; Business \_\_\_\_\_; Liabilities \$ \_\_\_\_\_  
 Name of firm: \_\_\_\_\_  
 What were your banking connections at that time? \_\_\_\_\_

Do you own your home or hold interest in other real estate? NO In whose name is the title? \_\_\_\_\_  
 Location of such realty | Description | Value | Incumbrance

Location of such realty	Description	Value	Incumbrance

Have you any debts or liabilities other than for current expenses? NO  
 If so, please give amounts and state how they were incurred.  
 If paid by salary, state annual amount and when payable. \$ 11,700 payable bi-weekly  
 Have you ever applied to any company for a bond? \_\_\_\_\_ If so, when? \_\_\_\_\_ Was the bond issued? \_\_\_\_\_  
 What company issued the bond? \_\_\_\_\_ Who was your employer? \_\_\_\_\_

Has any company ever refused to issue or to continue a bond for you? \_\_\_\_\_  
 If so, when? \_\_\_\_\_, 19.....Name of the Company: \_\_\_\_\_  
 On what ground was the bond refused? \_\_\_\_\_  
 Have you ever been in arrears or in default in your present or previous employment? \_\_\_\_\_  
 If so, please give particulars \_\_\_\_\_

APPLICANT'S PARENTS, IF LIVING, OR OTHER NEAREST RELATIVES

NAME	RELATIONSHIP	OCCUPATION	ADDRESS (Street and No. in cities)

**YOUR OCCUPATIONS THROUGHOUT THE LAST TEN YEARS**

Furnish below full particulars of your past occupations or employments during the last ten years, as called for under the column headings. If you were at school within this period, give accurate identification and attendance at each school. Begin in the top space with your most recent activity. If the spaces here are insufficient, please complete the record on a separate sheet and join together.

PLEASE TYPE OR PRINT INFORMATION BELOW

From	To	Full name or exact style (if firm or corporation) of your employer and his business and address.	Town and street address of place where you worked.	Name and present address of your Superintendent.	Nature of your position or occupation.	Why did you leave?
Month 19 09	Month 19 11	DALTON SCHOOLS	108 E 87th St N.Y. N.Y.		TEACHER	THIS IS
Month 19 07	Month 19 08	108 E 87th St				
Month 19 01	Month 19 02					
Month 19 03	Month 19 04					
Month 19 05	Month 19 06					
Month 19 07	Month 19 08					
Month 19 09	Month 19 10					
Month 19 11	Month 19 12					

**REFERENCES**

Give as references the names and post-office addresses in full of three or four persons well acquainted with you during the past few years and not related to you. They should be persons of good standing in their respective communities. Please do not refer to any officer or fellow-employee in the service in which you are engaged, nor to any former employer.

NAME	PROFESSION OR BUSINESS	RESIDENCE ADDRESS IN FULL (Street No. and City)
Dr. T. Kaffka	<del>3870 50th Ave</del>	
John Niec	Lawyer	
Frank Patterson	Person Director	
K. Sutor	Editor	

I hereby declare that the foregoing statements are true, and I hereby apply to the Company for a bond in my behalf of such kind and in such amount as the employer to be named as beneficiary in the said bond may now or hereafter require. I also hereby agree for myself, my heirs, executors, and administrators, to indemnify the Company against any losses, damages, costs, charges and expenses it may sustain, incur, or become liable for in consequence of my acts while under the said bond or any renewals thereof, or any new bond issued in continuation thereof or as a substitute therefor; and any proper evidence of the payment by the Company of any such losses, damages costs, charges, or expenses shall, in the absence of fraud on the part of the Company in making such payment, be conclusive evidence against me, my heirs, executors, and administrators, of the fact and extent of my liability to the Company under this agreement. I hereby further agree that the Company shall have the right to decline to grant the bond applied for; that, in case the bond is granted, the Company shall have the right to withdraw or cancel the bond at any time; that the Company shall not be required to disclose the reasons or grounds upon which any action on its part in connection with the said bond may be based; and that the Company shall not be responsible for any loss or damage that I may suffer by reason of any such action, any statutory provisions to the contrary being hereby expressly waived by me.

This agreement may not be changed or modified orally. No change or modification shall be effective unless made by written endorsement hereon signed by an authorized representative of the Company.

Dated and signed at New York, this 18 day of March, 19 26.

In the presence of M. A. [Signature]

ORIENTATION FOR NEW EMPLOYEES

The basic policies of Bear, Stearns & Co. are contained in the attached orientation outline. After you finish reading the outline, the instructor will verbally go over the policies in detail, and answer any questions you may have concerning them.

\*\*\*\*\*

I have read and understand the orientation outline which explains the following policies:

1. History of the Firm
2. Trial Period
  - A. Probationary Agreement
  - B. Background Check
3. Employee Benefits
  - A. Bonus Payments
  - B. Vacations & Holidays
  - C. Medical Coverage
  - D. Life Insurance
  - E. Profit Sharing
  - F. Pensions
  - G. Salary Advances & Loans
4. Workweek: Pay & Overtime
5. Payday
6. Identification Cards

7. Open Securities Trading Accounts

8. Jury Duty

9. Accidents or Illnesses

10. Medical Department

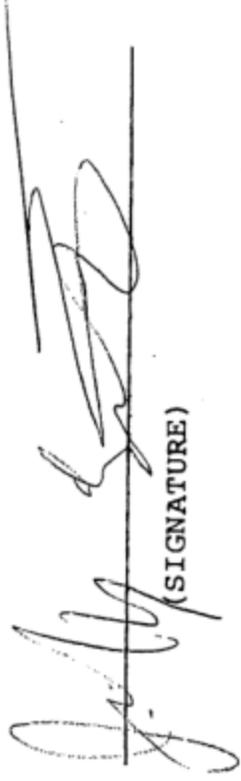
11. Disability

12. Cafeteria

13. Evacuation Procedures

14. Performance Reviews

15. Absenteeism

  
(SIGNATURE)

March 17,  
(DATE)

\_\_\_\_\_

(PERSONNEL DEPT. REPRESENTATIVE)

Bear, Stearns & Co.  
55 Water Street  
New York, N.Y. 10041

# BEAR STEARNS

March 16, 1976

WRITER'S DIRECT DIAL NUMBER  
University of California  
Berkeley, California

JEFREY E. EPSTEIN

(Applicant's Name)

(Social Security No.)

has applied to us for employment. As a previous employer, we would appreciate your comments. We have obtained a signed authorization and indemnification agreement from the applicant to conduct reference checks, a copy of which is enclosed.

Should you prefer to respond by telephone, please call our reference section at

**Dates of Employment:**

Claimed from 1973 to 1974 Lecturer

Supervisor:  
Dr. Wolf

Verified from \_\_\_\_\_ to \_\_\_\_\_

	Above Average	Average	Below Average
Attendance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Punctuality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work Performance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overall Rating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

To the best of your knowledge, did this applicant have a Securities brokerage account?  Yes  No

Would you recommend the applicant for a position of trust involving negotiable securities?  Yes  No

If your present policy permitted, would you rehire this applicant?  Yes  No

Is there anything we should know about this applicant which would help make our relationship a successful one?

GENERAL REMARKS:

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Form 267 (10/75)

NO RECORD  
ACCOUNTING OFFICE  
UNIVERSITY OF CALIFORNIA  
BERKELEY, CALIFORNIA 94720

New York/Atlanta/Boston/Chicago  
Dallas/Los Angeles/San Francisco  
Amsterdam/Geneva/Paris

Bear, Stearns & Co.  
55 Water Street  
New York, N.Y. 10041

# BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

To Whom It May Concern:

I hereby authorize the release of the information requested on the attached form to my employer, Bear, Stearns & Co.

Thank you in advance for your cooperation.

Sincerely,

MARCA 15, 78

  
Applicant's Signature

New York/Atlanta/Boston/Chicago  
Dallas/Los Angeles/San Francisco  
Amsterdam/Geneva/Paris

**FIDELIFACTS**

NAME

EPSTEIN, JEFFREY E.

BORN: 1/20/50  
1/20/53

DATE OF REPORT

4/28/76

Note: Date of birth developed was 1/20/53; application listed 1/20/50.

EDUCATION

COOPER UNION  
NEW YORK, NEW YORK

Appl. Dates: 9/66 to 6/70  
Reported: 9/69 to 1/72

Herbert Liebeskind, Dean of Admissions & Records said applicant majored in Physics and did not graduate. His birthdate was 1/20/53 and his residence while a student was 3742 Maple Avenue, Brooklyn, New York.

NEW YORK UNIVERSITY  
NEW YORK, NEW YORK

Appl. Dates: 9/70 to 6/72  
Reported: 9/71 to 2/74

Mavis Lewis, Recorder, said applicant majored in Mathematics and did not graduate. His date of birth was 1/20/53, and his residence while a student was 3814 Seagate Ave., Brooklyn, N.Y.

Jeffrey E. Epstein issued an invalid check to New York University during the 1973-74 academic year. (Note credit, suit by N.Y.U.)

EMPLOYMENT

UNIVERSITY OF CALIFORNIA  
BERKELEY, CALIFORNIA

Appl. Dates: 1973 to 1974  
Reported: See Below

Mrs. Julia Sills, Personnel & Payroll records, checked all available computer tapes from 1973 to current and nothing identifiable with the applicant was developed. Payroll-Accounting records were also thoroughly checked and there is no record of U.C. Berkeley issuing a payroll check to a Jeffrey E. Epstein during 1973, 1974 or 1975.

Mrs. Helen La Sota, Business Officer, Mathematics Department, checked current and former employee records of this department and found nothing identifiable with applicant.

Mr. Epstein indicated that his supervisor was a Dr. Wolf on his application. University records list two Wolfs, one a Joseph Wolf, is a Professor Emeritus (retired) and many attempts to reach him at home proved negative. Joseph Wolf, Ph.D. is on a sabbatical in Israel.

Both Wolf's mentioned were connected with the Mathematics Department and there are no other Wolf's employed by U.C. BERKELEY.

1g

EPSTEIN, JEFFREY E.

IZMO INC.  
3814 SEAGATE AVENUE  
BROOKLYN, NEW YORK

Appl. Dates: 1972 to 1973  
Reported: 1972 to 1973

Mrs. Rita Goodman, Owner, 3814 Seagate Ave., was contacted; she would only speak through a closed window. When she learned we were making inquiries about Jeffrey Epstein she called Mark Epstein, applicant's brother, who lives on the second floor of this private house. As this was an inadvertent meeting, a brief conversation followed.

It was learned from Mark Epstein that he and his brother, Jeffrey, were in business for themselves, making and selling silk screen paintings. (On his application, subject described his self employment as tutoring.) Mark was the designer and painter and Jeffrey handled sales. They were in business about two years, from 1972 to 1973. After the business folded, Jeffrey Epstein went to California where he lectured at the University of California.

Recently, Jeffrey Epstein was at the Dalton School, New York City, where he taught. In mid-March 1976 subject went to work for Bear, Stearns & Co.

Note: Conversation was terminated as Mark Epstein was becoming bored and restless. There was an air of uncooperation and he seemed to resent this inquiry. Mrs. Goodman was also hesitant about releasing information about applicant (See residence report.)

JEFF NIER ROOFING  
4050 ATLANTIC AVENUE  
BROOKLYN, NEW YORK

Appl. Dates: 1971 to 1973  
Reported: 1975

Jeffrey Nier, Owner, stated substantially the following:

I have known Jeffrey E. Epstein for ten years as a friend, associate, and employee. Jeffrey worked for me as a foreman for six months in the first part of 1975. Weather permitting, he worked on a steady basis, supervising two or three workers, and was earning \$62 per day. He did a good job for me and I don't know the reason he left the job.

Jeffrey Epstein does not use alcohol or drugs, in fact he is the athletic type, likes to work out by swimming, bike riding, punch bag, etc. I am not familiar with his past employment record, but I do know that he worked with his brother, Mark Epstein, in the silk screen painting business; his brother is an artist.

EPSTEIN, JEFFREY E.

I have never known Jeff to be in any type of trouble with Law enforcement agencies. He was out of the state for awhile, I do not know where he went or what he was doing.

Jeff is about twenty three years old; he lives with his family at 3814 Seagate Ave.; his family has lived in this community for many years, I am not familiar with their exact address. I have nothing but admiration for Epstein and I know nothing adverse about him. Yes, I recommend him for a position of trust.

Note: Source was very hesitant in answering questions, but he avowed that applicant did work for him, six months in 1975. Mr. Neir shied away from questions about education and previous employers of the applicant.

RESIDENCE

3814 Seagate Ave.  
Brooklyn, New York

This is a large two family house, it is in good condition with white aluminum siding. It is about 40 years old and valued at approximately \$60,000. It is located in a residential community.

Mrs. Rita Goodman, Owner, and resident at 3814 Seagate Ave., has known the Epstein family for more than twenty years; she reluctantly gave the following information about applicant.

Mrs. Goodman described Jeffrey Epstein as a bright, well behaved young man of good character. She said that until March, 1976 he taught at the Balton School and is now employed by a Wall Street firm. For about a year and a half subject taught at a university in California.

Source described applicant's family as honest and sincere, that they have a good reputation.

RECORDS

Usually reliable credit sources report the following which may be identifiable with subject in NEW YORK CITY:

There is a record in file on Jeffrey E. Epstein of 3814 Seagate Ave., Brooklyn, N.Y. SS # verified. file reflects the following:

EPSTEIN, JEFFREY E.

SUIT On January 28, 1975, New York University filed suit for \$500 in New York County Civil Court, Docket # 13994

We will supplement when we get the disposition.

No record of judgments, tax liens, wage assignments, or bankruptcies identifiable with subject.

Records of the KINGS COUNTY CRIMINAL COURT were checked for felonies, misdemeanors and youthful offender cases and no record was found identifiable with subject.

MISCELLANEOUS

A confidential source provided the following information identifiable with the applicant:

On or about April 1, 1976 Jeffrey E. Epstein, 3814 Seagate Avenue, Brooklyn, born 1/20/53, engaged to Kathleen Suter, born 5/29/52 applied for rental of apartment 15C at 417 E. 57 St., New York City. Monthly rental is \$435 and employment is shown as: "two years to present, Dalton Schools, New York City, teacher and administrator."

Occupants of Apt. 15C to be Mr. Epstein, and Ms. Suter.



**BEAR  
STEARNS**

JEFFREY  
EPSTEIN

*Jeffrey Epstein*

SIGNATURE



August 19, 1976

New York University  
Graduate School of Arts and Sciences  
Recording Office  
6 Washington Square North, Room 3  
New York, New York 10003  
Attn: Mrs. Mavis Lewis

Dear Mrs. Lewis,

Thank you for your response to our inquiry  
(copy attached). We would now like to request a  
copy of Mr. Epstein's transcript.

Please bill us for whatever the transcript  
fee will be.

Thank you very much for your help.

Sincerely,

Karen Messemer  
Personnel

KM

Jeffrey E. Epstein

March 16, 1976

Karen Messener, Personnel

Previous employment verifications

Since your employment from 1972 - 1973 was self-employment, we need some sort of income tax form or W-2 form for that period of time.

Thank you.

*done if done  
any thing 3/18  
KST*

Bear, Stearns & Co.  
55 Water Street  
New York, N.Y. 10041

# BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

To Whom It May Concern:

I hereby authorize the release of the information requested on the attached form to my employer, Bear, Stearns & Co.

Thank you in advance for your cooperation.

Sincerely,

MARCH 15, 76

  
Applicant's Signature

New York/Atlanta/Boston/Chicago  
Dallas/Los Angeles/San Francisco  
Amsterdam/Geneva/Paris

949 (9/79)

NAME JEFFREY D COSTAIN  
PRESENT DEPARTMENT \_\_\_\_\_  
DEPARTMENT TRANSFERRED TO \_\_\_\_\_  
DATE EFFECTIVE 9/1/81  
SALARY \_\_\_\_\_  
APPROVAL \_\_\_\_\_

TRANSFER/TERMINATION

NO. 06187033

STATEMENT OF EARNINGS  
 RETAIN THIS STATEMENT FOR YOUR RECORDS  
 THE DALTON SCHOOLS INC  
 108 EAST 89TH STREET  
 NEW YORK NY 10028

PERIOD ENDING  
 03 15 75

P.M. NO.		EMP. NO.		EMPLOYEE NAME		REGULAR RATE		O/T RATE 1		O/T RATE 2		REG. HRS.		O.T. HRS.	
00431		825013000		EPSTEIN J		500 00				0					
LOCATION		EMP. NO.		EMPLOYEE NAME		REGULAR RATE		O/T RATE 1		O/T RATE 2		REG. HRS.		O.T. HRS.	
825013000		006257		EPSTEIN J		500 00				0					
THIS PAY PERIOD		GROSS		FEDERAL TAX		FICA		STATE TAX		CITY TAX		SUI / DBL		DEDUCTIONS	
500 00		71 23		29 25		15 97		6 53							
YEAR TO DATE		GROSS		FEDERAL TAX		FICA		STATE TAX		CITY TAX		DEDUCTIONS		EARNINGS	
2500 00		356 15		146 25		79 85		31 21						500 00	
DEDUCTIONS		AMOUNT		DEDUCTIONS		AMOUNT		DEDUCTIONS		AMOUNT		DEDUCTIONS		AMOUNT	

RG PAY 500 00  
 NET PAY 377 00

Bear, Stearns & Co.  
55 Water Street  
New York, N.Y. 10041

# BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

To: Personnel Department  
From: Benjamin Rhoades  
Re: Fingerprinting

Date: 3/15/76

JEFFREY EPSTEIN

Employee's Name

was

fingerprinted by me today.

3/15/76

Date

[Signature]

Signature

111 (2/76)

New York/Atlanta/Boston/Chicago  
Dallas/Los Angeles/San Francisco  
Amsterdam/Geneva/Paris

"La.  
1-21-76

D.S.

- Same as orig. appls here ex "attending  
NYU - not graduated"

Head teacher - Math + Science, H.S.

Michael E. Tennenbaum

BEAR STEARNS

Date: \_\_\_\_\_

Personnel

Please increase Jeff  
Epstein's Salary  
from \$225/week to  
\$300/week effective the  
new pay period.

Thank you  
  
8/17/76

Also transfer him to the  
NY Options Dept.

NAME

SOCIAL SECURITY#

NAME OF COMPANY

TELEPHONE

APPLICANT HELD POSITION OF Dalton School DATES FROM 1-20-1953 TO 7-1-53  
 NYU - MS Ed <sup>9</sup> Cooper Union BS Ed Dalton - Univer Calif CLAIMED & VERIFIED  
 Dalton - Univer Calif - VERIFIED

ANY OTHER POSITION HELD Teacher - FT Math  
Sci  
12000

CLAIMED EARNINGS WERE 12000 PY CAN YOU VERIFY YES NO  
 ATTENDANCE AND TARDINESS

BELOW AV. AVERAGE SUPERIOR  
 WORK KNOWLEDGE

BELOW AV. AVERAGE SUPERIOR  
 WORK PERFORMANCE

BELOW AV. AVERAGE SUPERIOR  
 GENERAL COMMENTS

REASON FOR LEAVING WAS CAN YOU VERIFY YES NO

WOULD YOU RECOMMEND FOR A POSITION OF TRUST YES NO

WOULD YOU REHIRE THIS PERSON YES NO IF NO, WHY?

PERSON GIVING INFORMATION TITLE YES NO IF NO, WHY?

OBTAINED BY Rev. Office DATE

COMMENTS:

Handwritten signature or text, possibly "Handwritten" or "Handwritten".



**UNEMPLOYMENT** Account for your time during any periods of unemployment, self employment or family employment, other than those when you were attending school.

These periods of time must be verified by someone other than a relative or an employee of Bear, Stearns & Co.

EXPLANATION		INDIVIDUAL TO VERIFY UNEMPLOYMENT SELF EMPLOYMENT OR FAMILY EMPLOYMENT	
FROM	TO	NAME	ADDRESS
MO	YR	MO	YR

**RESIDENCE RECORD FOR PAST TEN YEARS - UNITED STATES ONLY**

FROM	TO	STREET ADDRESS	CITY	STATE	APT.	OWN	RENT WITH PARENTS
MO	YR	MO	YR				
7	8	700 E 74 <sup>th</sup> ST	LAKEVIEW	NY			
7	2	753814 SEAGATE AVE.	PREY	NY			

**DRAFT STATUS**  
 BRANCH OF SERVICE: NA  
 YEARS OF ACTIVE MILITARY SERVICE: NA  
 TYPE OF MILITARY DISCHARGE:  
 HONORABLE  
 GENERAL UNDER HONORABLE CONDITIONS (EXPLAIN ON PAGE 3)  
 OTHER (EXPLAIN ON PAGE 3)

HAVE YOU EVER BEEN EMPLOYED AT BEAR, STEARNS & CO.?  
 YES  NO

DO YOU HAVE ANY PHYSICAL LIMITATIONS?  
 YES  NO

HOW DID YOU HAPPEN TO APPLY TO BEAR, STEARNS & CO.?  
 NEWSPAPER AD  REFERRAL  OTHER

NAME: Mark Stearns RELATIONSHIP: Broth  
 ADDRESS: 3814 Stearns Ave TEL. NO.: 373-2262

1. Do you or spouse have any additional income? (If "Yes," explain on Pg. 3)  
 YES  NO

2. Do you have any outstanding debts to any Corporation, Loan Company, Bank, etc. (including Mortgage, Auto, Installment and Charge Accounts) (If "Yes," explain on Pg. 3)  
 YES  NO

3. What is your approximate monthly obligation on debts?  
 YES  NO

4. Has your salary ever been garnished? (If "Yes," explain on Pg. 3)  
 YES  NO

5. Have you ever been refused a bond or had one revoked?  
 When: \_\_\_\_\_ YES  NO   
 Where: \_\_\_\_\_ YES  NO   
 Are you bondable? YES  NO

6. Has any judgment or criminal conviction ever been entered against you?  
 YES  NO

7. Have you ever been sued or party to a lawsuit? (If "Yes," explain on Pg. 3)  
 YES  NO

8. Have you ever been a party to an arbitration proceeding by a Governmental Administrative Agency or Securities regulatory agency? (If "Yes," explain on Pg. 3)  
 YES  NO

9. Has a Mechanic's lien or a Tax lien ever been filed against you? YES  NO

10. Have you ever failed in business, made a compromise with creditors, or taken advantage of a bankruptcy act? (If "Yes," explain on Pg. 3)  
 YES  NO

11. Are you a Director or Officer of any Corporation? (If "Yes," explain on Pg. 3)  
 YES  NO

12. Do you trade in the Securities Market? (If "Yes," what Brokerage Firm?)  
 YES  NO

Do you have an account? YES  NO

13. Have you had any industrial accidents covered by Workmen's Compensation? (If "Yes," explain on Pg. 3)  
 YES  NO

14. Do you receive any pension for a past disability? (If "Yes," explain on Pg. 3)  
 YES  NO

**PRE-EMPLOYMENT STATEMENT**

I understand and agree that Bear, Stearns & Co., and/or its agents will make a thorough investigation of my past employment and activities, and I agree to cooperate in such an investigation. I also understand that under the "Fair Credit Reporting Act," Public Law #91-508, I, as an employee, have the right upon written request to know the name of the investigative service employed and the scope of their report should one be used. I further understand that any falsification or misstatement on this application or in connection with the above investigation will be grounds for immediate discharge.

I consent to take any pre-employment physical examination and such future physical examinations as may be required by Bear, Stearns & Co. I also understand that the first three months will be considered a probationary period and that, should Bear, Stearns & Co. or I decide, during this period, that a lack of suitable exists with either party, my employment may be terminated by myself or the Firm without notice and without prejudice.

Applicant's Signature: [Signature] Date: 4/9/76

FOR OFFICE USE ONLY

POSITION: \_\_\_\_\_ DEPARTMENT / BRANCH: \_\_\_\_\_ GRADE: \_\_\_\_\_ STARTING SALARY: \_\_\_\_\_ STARTING DATE: \_\_\_\_\_

TYPE OF EMPLOYMENT:  
 PERMANENT  SUMMER  FULL TIME  NO  ADD TO STAFF  
 TEMPORARY  HOURLY TIME  REPLACEMENT

IF REPLACEMENT EMPLOYEE REPLACED:  
 PROMOTED  SEPARATED ON \_\_\_\_\_  
 LEAVE OF ABSENCE  TRANSFERRED TO \_\_\_\_\_  
 RETIREMENT  OTHER \_\_\_\_\_

GRADE: \_\_\_\_\_ SALARY: \_\_\_\_\_ INTERVIEWED BY: \_\_\_\_\_

# EMPLOYMENT AND PERSONAL HISTORY FORM

SHOULD YOU NEED MORE SPACE FOR YOUR RESPONSES ASK FOR A SUPPLEMENTAL FORM

TODAY'S DATE

11/20/80

NAME (LAST, FIRST MIDDLE, MAIDEN)

EPSTEIN JEFFREY

HOME ADDRESS

384 SEAGATE AVE.

CITY AND STATE

BROOKLYN NEW YORK 11224

POSITION APPLIED FOR

TRAINEE

APT NO

11224

TEL NO

373-2212-74

BUSINESS TEL. NO.

WHAT SALARY DO YOU EXPECT? WHEN CAN YOU START?

ARE YOU ACQUAINTED WITH OR RELATED TO YES  NO

ANY EMPLOYEE OF BEAR, STEARNS & CO.

IF "YES" NAME

Alan Greenberg

RELATIONSHIP

ACQ

ARE ANY MEMBERS OF YOUR IMMEDIATE FAMILY YES  NO

EMPLOYED IN THE BROKERAGE INDUSTRY?

WHO? 1

2

3

POSITION 1

2

3

ARE YOU A CITIZEN OF THE U.S.A.?

YES

HAVE YOU EVER BEEN CONVICTED OF A CRIME BY CIVIL OR MILITARY AUTHORITIES?

NO

YES: EXPLAIN

DATE OF BIRTH

11/20/80

## EDUCATION (Begin with High School(s). Include Correspondence Schools, etc.)

TYPE OF SCHOOL	NAME AND LOCATION	INDICATE (IF ANY)	MAJOR	DEGREE OR DIPLOMA RECEIVED	ATTENDED FROM MO. YR.	TO MO. YR.	DID YOU GRADUATE?
High School	Lefferts High School Brooklyn, N.Y.	Y		Diploma	9 63	6 66	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
College	Cooper Union N.Y.C., N.Y.	D	Physics & Math	B.S.	9 66	6 70	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
Grad School	N.Y.U., N.Y.	P	MATH	M.S.	9 70	6 72	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

## EMPLOYMENT

Fill in below a complete, consecutive statement of your business history for the past ten years. All time, including periods of unemployment, must be accounted for.

If self employed, show name and address under which business was conducted.

PRESENT OR LAST POSITION	COMPANY	POSITION HELD	DEPT AND SUPERVISOR	STARTING SALARY	FINAL SALARY
FROM MO. YR. TO MO. YR.	DALE - SCHOOLS 106 E 84th ST Scholes	TEACHER	Physic Dept - Head	100 month	150 month
74 - 77	Div. of Cultural	TEACHER	Teaching (D.A.M.A.T.C.)	FULL TIME	PART TIME
73 - 74	Releky School	TEACHER	Head	400 month	400 month
72 - 73	12070 W. 73rd St	TEACHER	Head	1200 month	1200 month
71 - 73	4050 Atlantic Ave, Bklyn	ADMINISTRATIVE	Foreman	65 per day	65 per day

**UNEMPLOYMENT** Account for your time during any periods of unemployment. Self employment or family employment other than those when you were attending school.

These periods of time must be verified by someone other than a relative or an employee of Bear, Stearns & Co.

FROM		TO		EXPLANATION	NAME	ADDRESS	ADDRESS	ADDRESS
MO	YR	MO	YR					

**RESIDENCE** RESIDENCE RECORD FOR PAST TEN YEARS - UNITED STATES ONLY

FROM	TO	STREET ADDRESS	CITY	STATE	APT.	OWN	RENT	WITH PARENTS
7/72	7/76	384 SEAWAY AVE 300 67th ST.	REGY	N.Y.		<input checked="" type="checkbox"/>		

**DRAFT STATUS** IA

**BRANCH OF SERVICE** \_\_\_\_\_

**YEARS OF ACTIVE MILITARY SERVICE** FROM \_\_\_\_\_ TO \_\_\_\_\_

**TYPE OF MILITARY DISCHARGE**  
 HONORABLE  
 GENERAL UNDER HONORABLE CONDITIONS (EXPLAIN ON PAGE 3)  
 OTHER (EXPLAIN ON PAGE 3)

**HAVE YOU EVER BEEN EMPLOYED AT BEAR, STEARNS & CO.?**  YES  NO

**DO YOU HAVE ANY PHYSICAL LIMITATIONS?** YES  NO

**HAVE YOU HAD A MAJOR ILLNESS IN THE PAST 5 YEARS?** IF "YES," DESCRIBE: \_\_\_\_\_

**HOW DID YOU HAPPEN TO APPLY TO BEAR, STEARNS & CO.?**  
 NEWSPAPER AD  REFERRAL  OTHER

**IN CASE OF EMERGENCY NOTIFY**  
 NAME: MARK EPTERIN RELATIONSHIP: Brother  
 ADDRESS: 384 SEAWAY AVE. TEL. NO.: 333-2262

**1. Do you or spouse have any additional income?** YES  NO  (If "Yes," explain on Pg. 3)

**2. Do you have any outstanding debts to any Corporation, Loan Company, Bank, etc (including Mortgage, Auto, Installment, and Charge Accounts)?** YES  NO  (If "Yes," explain on Pg. 3)

**3. What is your approximate monthly obligation on debts?** YES  NO

**4. Has your salary ever been garnished?** YES  NO  (If "Yes," explain on Pg. 3)

**5. Have you ever been refused a bond or had one revoked?** YES  NO   
 When \_\_\_\_\_ Where \_\_\_\_\_ Are you bondable?

**6. Has any judgment or criminal conviction ever been entered against you?** YES  NO

**7. Have you ever been sued or party to a lawsuit?** YES  NO  (If "Yes," explain on Pg. 3)

**8. Have you ever been a party to an arbitration proceeding by a Governmental Administrative Agency or Securities regulatory agency?** YES  NO  (If "Yes," explain on Pg. 3)

**9. Has a Mechanic's lien or a tax lien ever been filed against you?** YES  NO  (If "Yes," explain on Pg. 3)

**10. Have you ever failed in business, made a compromise with creditors, or taken advantage of a bankruptcy act?** YES  NO  (If "Yes," explain on Pg. 3)

**11. Are you a Director or Officer of any Corporation?** YES  NO  (If "Yes," explain on Pg. 3)

**12. Do you trade in the Securities Market?** YES  NO  (If "Yes," what Brokerage Firm?) \_\_\_\_\_

**13. Have you had any industrial accidents covered by Workmen's Compensation?** YES  NO  (If "Yes," explain on Pg. 3)

**14. Do you receive any pension for a past disability?** YES  NO  (If "Yes," explain on Pg. 3)

**PRE-EMPLOYMENT STATEMENT**

I understand and agree that Bear, Stearns & Co., and/or its agents will make a thorough investigation of my past employment and activities, and I agree to cooperate in such an investigation. I also understand that under the "Fair Credit Reporting Act," Public Law #91-508, I, as an employee, have the right upon written request to know the name of the investigative service employed and the scope of their report should one be used. I further understand that any falsification or misstatement on this application or in connection with the above investigation will be grounds for immediate discharge. I consent to take any pre-employment physical examination and such future physical examinations as may be required by Bear, Stearns & Co. I also understand that the first three months will be considered a probationary period and that, should Bear, Stearns & Co. or I decide, during this period, that a lack of suitability exists with either party, my employment may be terminated by myself or the firm without notice and without prejudice.

Applicant's Signature: [Signature] Date: Mar 15, 76

**FOR OFFICE USE ONLY**

**POSITION** Trainee **DEPARTMENT / BRANCH** AMIX Floor Dept. **STARTING SALARY** 225.00 WK **STARTING DATE** 3/15/76

**TYPE OF EMPLOYMENT**  
 PERMANENT  SUMMER  FULL TIME  NO  ADD TO STAFF  REPLACEMENT  
 TEMPORARY  HOURLY TIME

**IF "REPLACEMENT" EMPLOYEE REPLACED**  
 SEPARATED ON \_\_\_\_\_  
 TRANSFERRED TO \_\_\_\_\_  
 OTHER \_\_\_\_\_

**REPLACED EMPLOYEE WAS**  
 PROMOTED  LEAVE OF ABSENCE  RETIREMENT  DEATH

**GRADE** \_\_\_\_\_ **SALARY** \_\_\_\_\_

**INTERVIEWERS COMMENTS** \_\_\_\_\_ **INTERVIEWED BY** \_\_\_\_\_